

# Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance  
Board Members

February 2021

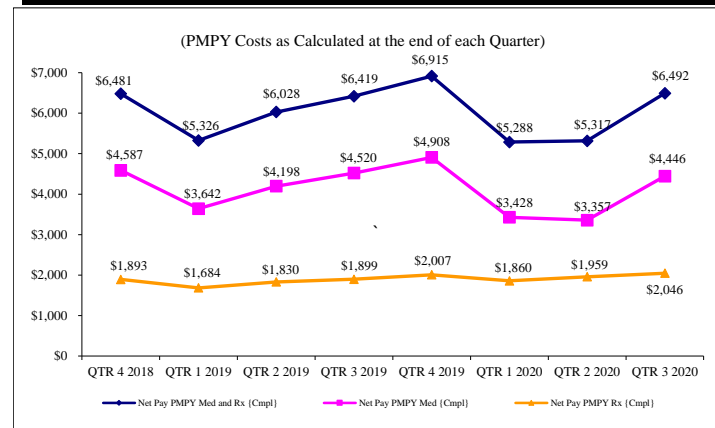
# DASHBOARD REPORT: BASED ON INCURRED CLAIMS THROUGH SEPTEMBER 2020

Includes Projections for Incurred, but Not Yet Reported (IBNR)

## Enrollment

Fact	Oct 2018 - Sep 2019	Oct 2019 - Sep 2020	% Change
Employees Avg Med	143,481	142,567	-0.64%
Members Avg Med	263,208	264,696	0.57%
Family Size Avg	1.8	1.9	1.21%
Member Age Avg	36.8	36.6	-0.46%

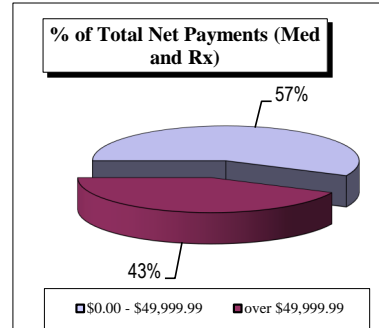
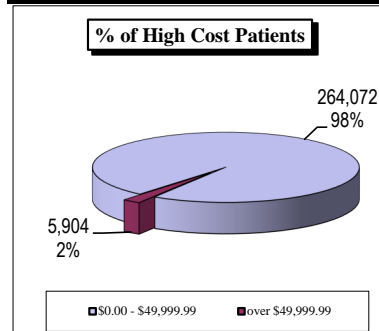
## Net Incurred Claims Cost per Member



## Allowed Claims Costs PMPY with Norms

	Oct 2018 - Sep 2019	Oct 2019 - Sep 2020	% Change	Recent US Norm	Comp to Norm
Allow Amt PMPY Med {Cmpl}	\$5,095.37	\$4,836.80	-5%	\$5,456.71	-12.82%
Allow Amt PMPY IP Acute {Cmpl}	\$1,423.50	\$1,272.13	-11%	N/A	N/A
Allow Amt PMPY OP Med {Cmpl}	\$3,658.70	\$3,552.82	-3%	\$3,915.20	-10.20%
Allow Amt PMPY OP Fac Med {Cmpl}	\$2,040.68	\$2,033.25	0%	N/A	N/A
Allow Amt PMPY Office Med {Cmpl}	\$1,043.78	\$974.45	-7%	N/A	N/A
Allow Amt PMPY OP Lab {Cmpl}	\$236.18	\$236.43	0%	N/A	N/A
Allow Amt PMPY OP Rad {Cmpl}	\$495.52	\$468.39	-5%	N/A	N/A
Out of Pocket PMPY Med {Cmpl}	\$826.58	\$777.48	-6%	\$835.28	-7.44%
Allow Amt PMPY Rx {Cmpl}	\$2,051.85	\$2,202.56	7%	\$1,545.22	29.84%
Out of Pocket PMPY Rx {Cmpl}	\$218.84	\$228.85	5%	\$0.00	N/A

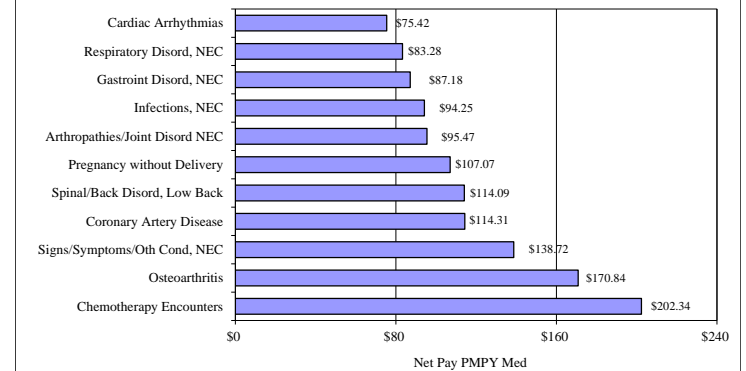
## High Cost Claimants Oct 19—Sep 20



## Prescription Drug Programs

	Fact	Oct 2018 - Sep 2019	Oct 2019 - Sep 2020	% Change
Mail Order	Discount Off AWP % Rx	54.47%	54.55%	0.14%
	Scripts Generic Efficiency Rx	97.87%	98.32%	0.46%
Retail	Discount Off AWP % Rx	46.94%	45.31%	-3.47%
	Scripts Generic Efficiency Rx	97.27%	98.20%	0.95%
Total	Discount Off AWP % Rx	49.80%	49.08%	-1.44%
	Scripts Generic Efficiency Rx	97.39%	98.23%	0.86%
	Scripts Maint Rx % Mail Order	24.91%	28.55%	14.64%

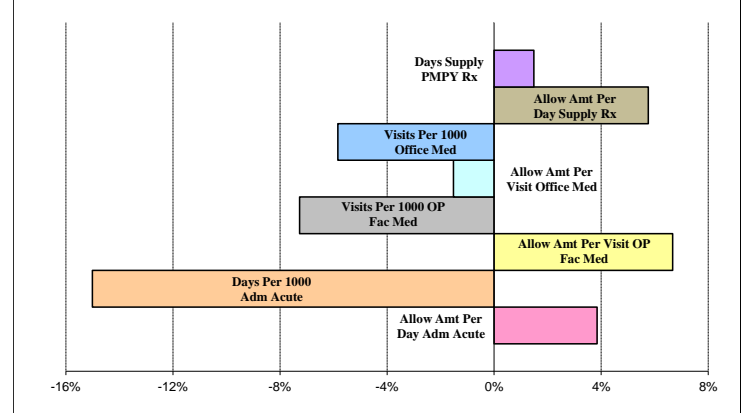
## Top 10 Clinical Conditions



## Cost Drivers Support

Fact	Oct 2018 - Sep 2019	Oct 2019 - Sep 2020	% Change
Allow Amt Per Day Adm Acute	\$4,996.54	\$5,188.71	3.85%
Days Per 1000 Adm Acute	283.29	240.77	-15.01%
Allow Amt Per Visit OP Fac Med	\$1,512.36	\$1,613.19	6.67%
Visits Per 1000 OP Fac Med	1,349.31	1,251.27	-7.27%
Allow Amt Per Visit Office Med	\$124.54	\$122.65	-1.52%
Visits Per 1000 Office Med	8,380.14	7,890.73	-5.84%
Allow Amt Per Day Supply Rx	\$3.41	\$3.61	5.76%
Days Supply PMPY Rx	601.29	610.19	1.48%

## Cost Drivers—Utilization and Price Trends



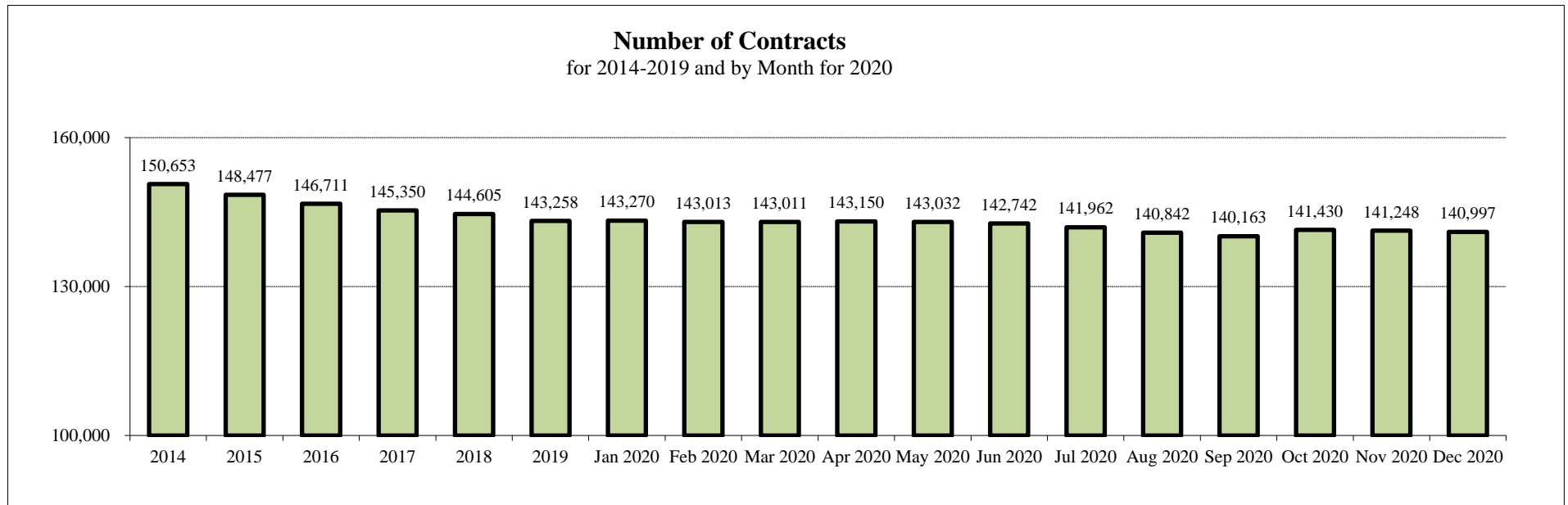
# Table of Contents

Enrollment .....	4-6
Claims Costs .....	7-13
Medical Claims Utilization .....	14
Analysis of Deductibles.....	15-16
Analysis of Individuals and Families Meeting their Out of Pocket Expenses .....	17-20
Premium (or Premium Equivalent).....	21
Rx Utilization.....	22-25
Utilization .....	26-27
Claims Lag Analysis .....	28-29
Claims Distribution based on Age/Gender.....	30
Allowed Amount Distribution.....	31
Summary of Enrollment and Claims .....	32
Introduction ... ..	33
Appendix A.....	33
Appendix B—Definitions....	34

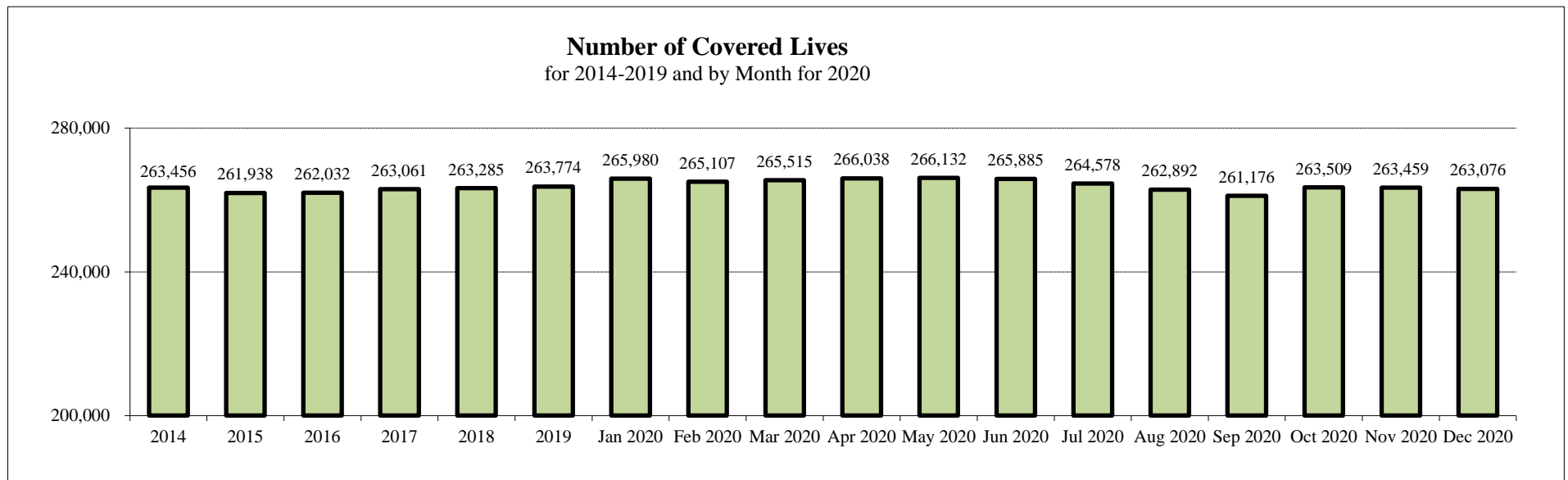
*Paid data as of: December 2020*  
*Incurred data as of: September 2020*

## **Enrollment**

The following chart shows planholder enrollment (contracts) for 2014-2019 and monthly year-to-date for 2020. Enrollment will fluctuate on a monthly basis. (Approximately 7,000 Cross-Reference spouses in any given month are not included.)

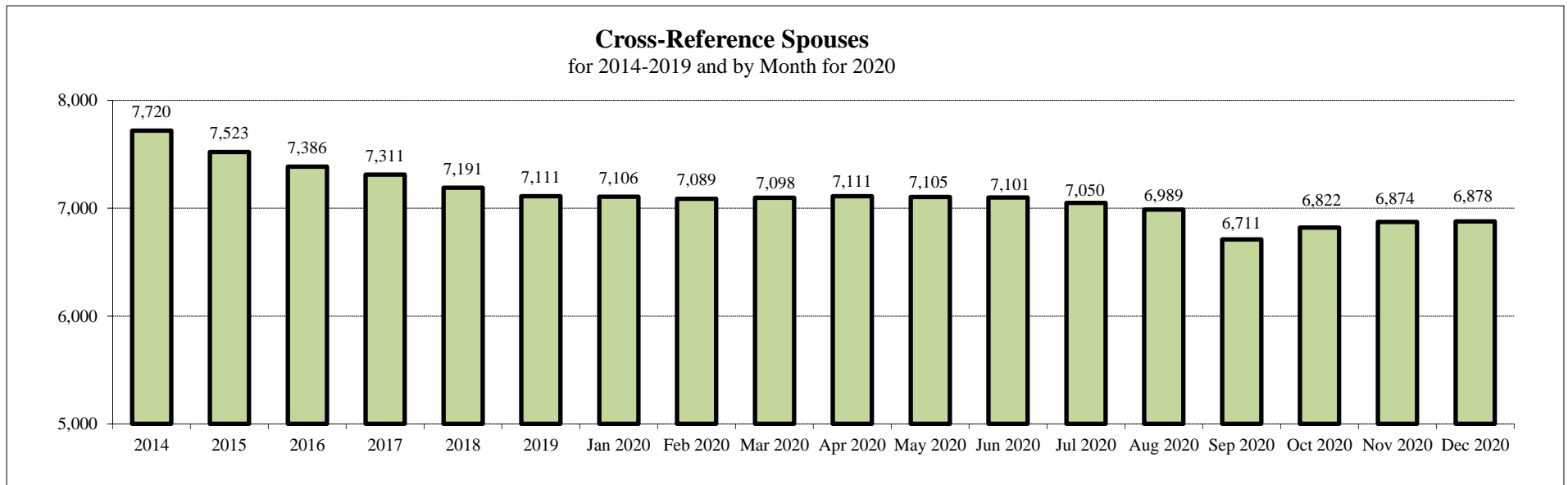


The following chart shows member enrollment (covered lives) for 2014-2019 and monthly year-to-date for 2020. Enrollment will fluctuate on a monthly basis.



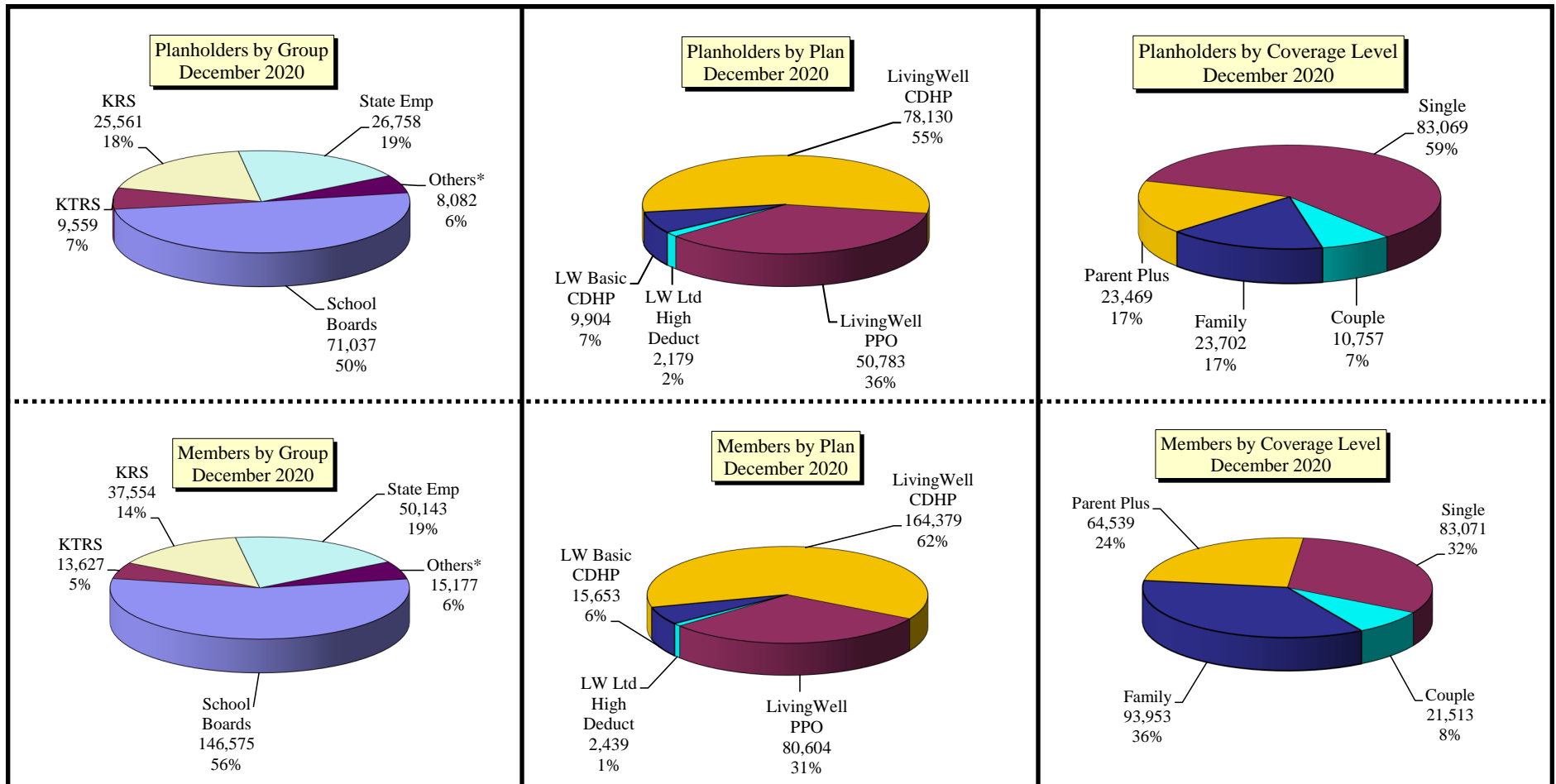
## **Enrollment** *(continued)*

The following graph shows the number of Cross-Reference Spouses for 2014-2019 and monthly year-to-date for 2020. The number of Cross-Reference Spouses will fluctuate on a monthly basis.



## **Enrollment** *(continued)*

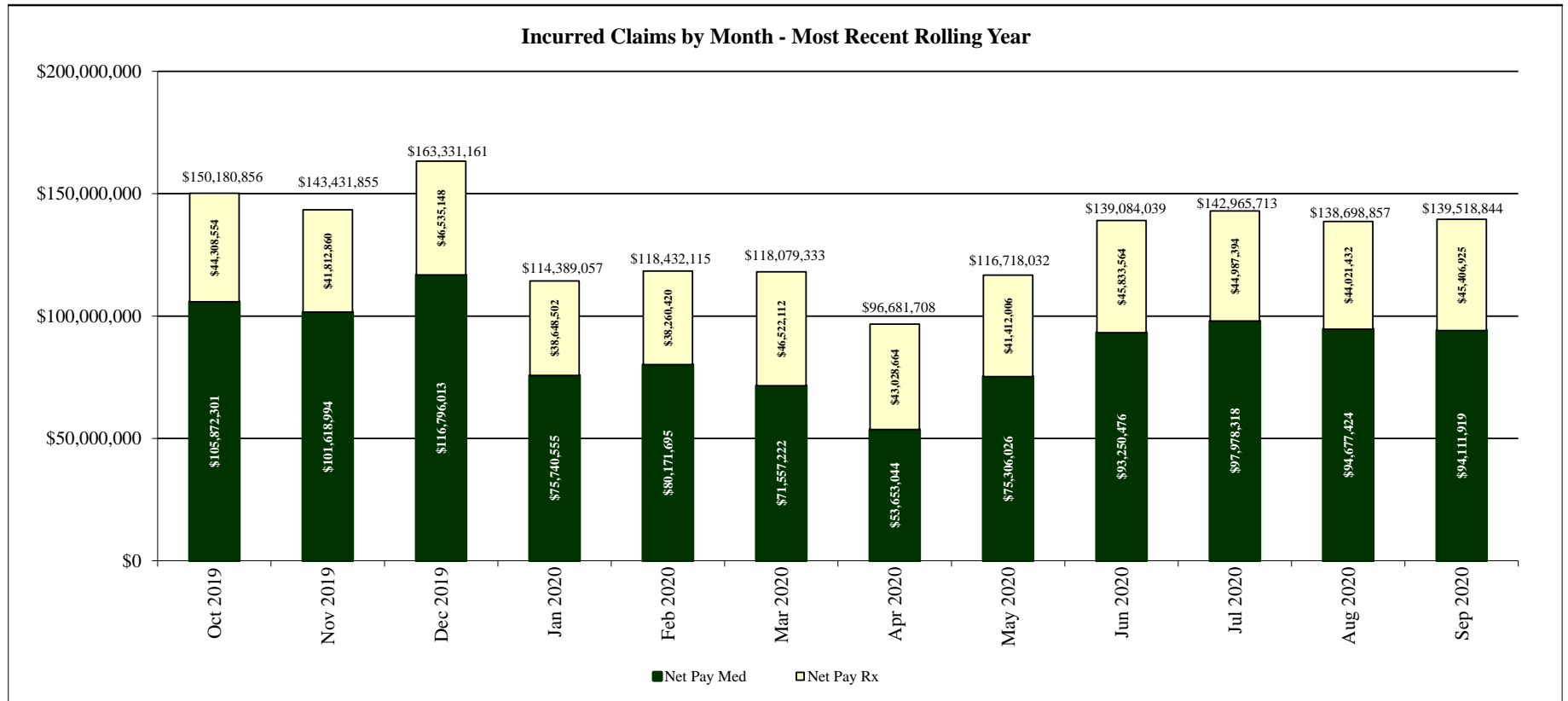
The following charts show Planholder and Member enrollment by Group, Health Plan, and Coverage Level.



\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## Claims Costs

Claims costs include Incurred Medical and Pharmacy (Rx) Claims Cost for the most recent rolling year.



### **Claims Costs** *(continued)*

The following table represents Incurred Medical Claims by Group for 2014-2019 and monthly year-to-date for 2020.

<b>INCURRED MEDICAL CLAIMS BY GROUP</b>						
<b>Time Period</b>	<b>School Boards</b>	<b>KTRS</b>	<b>KRS</b>	<b>State Employees</b>	<b>Others*</b>	<b>Totals</b>
2014	\$465,112,511	\$121,029,097	\$216,483,334	\$202,992,249	\$80,366,825	\$1,085,984,016
2015	\$406,274,265	\$100,740,841	\$189,171,718	\$159,515,036	\$62,699,633	\$918,401,495
2016	\$435,740,756	\$101,146,437	\$194,916,035	\$172,375,342	\$59,493,914	\$963,672,484
2017	\$455,191,695	\$95,513,039	\$197,611,708	\$177,397,741	\$61,172,947	\$986,887,130
2018	\$483,269,367	\$99,737,717	\$212,568,352	\$186,802,293	\$65,105,373	\$1,047,483,101
2019	\$537,761,902	\$104,134,380	\$225,174,296	\$200,218,376	\$71,042,831	\$1,138,331,785
Jan 2020	\$36,052,136	\$6,693,341	\$15,580,850	\$13,010,467	\$4,403,760	\$75,740,555
Feb 2020	\$37,048,492	\$8,168,357	\$17,197,976	\$12,362,166	\$5,394,704	\$80,171,695
Mar 2020	\$33,599,656	\$6,228,947	\$15,800,514	\$11,424,199	\$4,503,906	\$71,557,222
Apr 2020	\$26,526,649	\$4,089,863	\$10,856,961	\$8,380,431	\$3,799,140	\$53,653,044
May 2020	\$35,124,741	\$6,311,334	\$15,401,102	\$13,137,959	\$5,330,889	\$75,306,026
Jun 2020	\$46,043,655	\$8,415,059	\$17,502,823	\$15,532,051	\$5,756,887	\$93,250,476
Jul 2020	\$48,566,358	\$8,811,792	\$17,995,734	\$15,872,561	\$6,731,874	\$97,978,318
Aug 2020	\$46,264,177	\$7,982,375	\$17,309,546	\$16,775,116	\$6,346,209	\$94,677,424
Sep 2020	\$44,547,811	\$8,366,465	\$18,167,490	\$17,061,621	\$5,968,533	\$94,111,919

*\* Others include COBRA, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).*



### **Claims Costs** *(continued)*

The following table represents Incurred Pharmacy Claims by Group for 2014-2019 and monthly year-to-date for 2020.

INCURRED RX CLAIMS BY GROUP						
Time Period	School Boards	KTRS	KRS	State Employees	Others*	Totals
2014	\$131,098,426	\$43,053,078	\$73,830,755	\$55,751,835	\$20,884,223	\$324,618,317
2015	\$128,985,096	\$42,244,335	\$74,179,491	\$56,345,078	\$21,644,747	\$323,398,746
2016	\$150,206,049	\$44,006,471	\$82,345,637	\$62,097,368	\$23,887,655	\$362,543,182
2017	\$169,448,080	\$46,569,409	\$89,294,930	\$68,690,782	\$25,682,152	\$399,685,354
2018	\$188,864,311	\$48,505,632	\$98,921,610	\$74,050,451	\$28,077,406	\$438,419,410
2019	\$213,131,434	\$50,389,761	\$110,090,902	\$83,759,663	\$31,880,352	\$489,252,111
Jan 2020	\$16,304,888	\$3,810,746	\$8,968,710	\$6,825,177	\$2,738,981	\$38,648,502
Feb 2020	\$16,992,125	\$3,685,485	\$8,685,615	\$6,444,717	\$2,452,477	\$38,260,420
Mar 2020	\$20,998,524	\$4,425,137	\$10,076,570	\$7,944,317	\$3,077,564	\$46,522,112
Apr 2020	\$19,056,327	\$4,235,283	\$9,554,877	\$7,193,346	\$2,988,831	\$43,028,664
May 2020	\$18,332,164	\$3,918,597	\$9,146,091	\$7,359,372	\$2,655,782	\$41,412,006
Jun 2020	\$20,671,264	\$4,434,849	\$10,034,500	\$7,760,416	\$2,932,535	\$45,833,564
Jul 2020	\$20,154,039	\$4,592,651	\$10,009,008	\$7,324,070	\$2,907,628	\$44,987,394
Aug 2020	\$19,642,490	\$4,415,033	\$9,760,404	\$7,497,368	\$2,706,137	\$44,021,432
Sep 2020	\$20,229,448	\$4,497,401	\$10,020,987	\$7,706,153	\$2,952,936	\$45,406,925

\* Others include COBRA, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

**Claims Costs** *(continued)*

The following table represents Incurred Medical Claims by Health Plan for 2014-2019 and monthly year-to-date for 2020.

INCURRED MEDICAL CLAIMS BY PLAN								
Time Period	Standard PPO	Standard CDHP	LivingWell PPO	LivingWell CDHP	LivingWell Basic CDHP	LW Limited High Deductible	Missing*	Total
2014	\$57,385,008	\$46,095,825	\$598,724,084	\$375,470,631	\$0	\$0	\$8,215,648	\$1,085,986,030
2015	\$44,667,793	\$42,933,513	\$448,976,661	\$376,288,350	\$0	\$0	\$8,215,648	\$921,081,965
2016	\$53,523,467	\$48,589,204	\$446,510,072	\$408,115,361	\$0	\$0	\$6,842,661	\$963,580,765
2017	\$66,938,779	\$30,774,775	\$411,835,314	\$472,036,290	\$11,960	\$0	\$5,290,012	\$986,887,130
2018	\$85,643,114	\$27,241,833	\$407,489,044	\$522,430,766	\$220,447	\$25,858	\$4,432,041	\$1,047,483,101
2019	\$8,176	\$1,393	\$447,503,903	\$642,866,870	\$29,838,750	\$13,585,974	\$4,526,718	\$1,138,331,785
Jan 2020	\$0	\$0	\$30,349,275	\$43,187,686	\$1,530,104	\$556,438	\$117,052	\$75,740,555
Feb 2020	\$0	\$0	\$31,386,642	\$45,775,521	\$1,673,674	\$983,153	\$352,705	\$80,171,695
Mar 2020	\$0	\$0	\$28,251,916	\$40,566,043	\$1,914,694	\$581,322	\$243,247	\$71,557,222
Apr 2020	\$0	\$0	\$19,976,971	\$31,670,578	\$1,102,373	\$509,317	\$393,805	\$53,653,044
May 2020	\$0	\$0	\$28,147,315	\$44,314,356	\$1,561,768	\$1,026,580	\$256,006	\$75,306,026
Jun 2020	\$0	\$0	\$34,381,631	\$55,534,695	\$2,215,581	\$683,240	\$435,330	\$93,250,476
Jul 2020	\$0	\$0	\$35,972,352	\$58,415,120	\$2,778,623	\$526,743	\$285,480	\$97,978,318
Aug 2020	\$0	\$0	\$36,423,015	\$54,756,469	\$2,540,059	\$572,894	\$384,987	\$94,677,424
Sep 2020	\$0	\$0	\$34,177,445	\$56,350,525	\$2,497,096	\$662,543	\$424,310	\$94,111,919

\* Missing means the claims could not be tagged to a specific Health Plan.

### **Claims Costs** *(continued)*

The following table represents Incurred Pharmacy Claims by Health Plan for 2014-2019 and monthly year-to-date for 2020.

<b>INCURRED RX CLAIMS BY PLAN</b>								
<b>Time Period</b>	<b>Standard PPO</b>	<b>Standard CDHP</b>	<b>LivingWell PPO</b>	<b>LivingWell CDHP</b>	<b>LivingWell Basic CDHP</b>	<b>LW Limited High Deductible</b>	<b>Missing**</b>	<b>Total</b>
2014	\$17,730,754	\$5,829,739	\$217,764,345	\$82,940,511	\$0	\$0	\$352,968	\$324,618,317
2015	\$16,014,926	\$6,904,578	\$201,586,203	\$98,816,804	\$0	\$0	\$76,235	\$323,398,746
2016	\$19,014,651	\$7,491,440	\$216,158,709	\$119,656,922	\$0	\$0	\$210,122	\$362,531,844
2017	\$22,801,969	\$4,760,588	\$217,240,015	\$154,801,085	\$0	\$5	\$81,691	\$399,685,354
2018	\$32,790,136	\$5,129,218	\$220,319,974	\$180,121,763	\$0	\$0	\$58,319	\$438,419,410
2019	\$36,488	\$329	\$249,512,522	\$231,015,402	\$5,458,633	\$2,961,387	\$267,351	\$489,252,111
Jan 2020	\$0	\$0	\$21,811,997	\$16,271,184	\$423,667	\$133,374	\$8,280	\$38,648,502
Feb 2020	\$0	\$0	\$20,662,474	\$17,058,939	\$398,134	\$128,889	\$11,985	\$38,260,420
Mar 2020	\$0	\$0	\$24,450,071	\$21,439,334	\$477,906	\$150,162	\$4,638	\$46,522,112
Apr 2020	\$0	\$0	\$21,963,131	\$20,431,145	\$447,503	\$182,551	\$4,333	\$43,028,664
May 2020	\$0	\$0	\$21,310,442	\$19,532,095	\$438,213	\$129,104	\$2,152	\$41,412,006
Jun 2020	\$0	\$0	\$23,415,096	\$21,795,025	\$464,583	\$152,853	\$6,006	\$45,833,564
Jul 2020	\$0	\$0	\$22,618,967	\$21,674,660	\$532,547	\$155,803	\$5,417	\$44,987,394
Aug 2020	\$0	\$0	\$21,901,927	\$21,394,231	\$536,036	\$180,103	\$9,135	\$44,021,432
Sep 2020	\$0	\$0	\$22,341,031	\$22,319,083	\$576,194	\$165,260	\$5,357	\$45,406,925

*\*\*Missing means the claims could not be tagged to a specific Health Plan.*

**Claims Costs** *(continued)*

The following represents Incurred Medical Claims by Coverage Level for 2014-2019 and monthly year-to-date for 2020.

<b>INCURRED MEDICAL CLAIMS BY COVERAGE LEVEL</b>						
<b>Time Period</b>	<b>Couple</b>	<b>Family</b>	<b>Parent Plus</b>	<b>Single</b>	<b>Unknown*</b>	<b>Total</b>
2014	\$131,271,014	\$239,094,807	\$182,552,523	\$524,850,024	\$8,215,648	\$1,085,984,016
2015	\$113,343,648	\$214,227,846	\$156,724,117	\$428,570,705	\$5,535,178	\$918,401,495
2016	\$115,908,780	\$234,298,626	\$158,406,884	\$450,029,689	\$5,028,505	\$963,672,484
2017	\$125,249,301	\$253,489,908	\$160,158,807	\$442,699,103	\$5,290,012	\$986,887,130
2018	\$134,578,452	\$270,084,009	\$170,872,958	\$467,515,642	\$4,432,041	\$1,047,483,101
2019	\$144,845,465	\$299,875,645	\$195,599,725	\$493,484,233	\$4,526,718	\$1,138,331,785
Jan 2020	\$10,233,134	\$20,342,846	\$11,822,346	\$33,225,177	\$117,052	\$75,740,555
Feb 2020	\$10,544,235	\$20,505,518	\$11,535,297	\$37,233,940	\$352,705	\$80,171,695
Mar 2020	\$10,449,302	\$18,040,700	\$10,776,241	\$32,047,732	\$243,247	\$71,557,222
Apr 2020	\$6,732,687	\$13,695,292	\$9,444,376	\$23,386,884	\$393,805	\$53,653,044
May 2020	\$9,372,080	\$20,779,594	\$12,736,271	\$32,162,074	\$256,006	\$75,306,026
Jun 2020	\$12,892,074	\$24,585,414	\$15,865,184	\$39,472,474	\$435,330	\$93,250,476
Jul 2020	\$11,463,436	\$26,853,081	\$16,671,617	\$42,704,704	\$285,480	\$97,978,318
Aug 2020	\$12,903,790	\$27,142,540	\$14,416,247	\$39,829,861	\$384,987	\$94,677,424
Sep 2020	\$13,155,780	\$24,498,624	\$16,113,775	\$39,919,288	\$424,452	\$94,111,919

*\*Unable to tag claims to a specific coverage level*

**Claims Costs** *(continued)*

The following represents Incurred Pharmacy Claims by Coverage Level for 2014-2019 and monthly year-to-date for 2020.

INCURRED RX CLAIMS BY COVERAGE LEVEL						
Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
2014	\$45,477,497	\$67,741,378	\$45,635,023	\$165,451,246	\$313,173	\$324,618,317
2015	\$42,957,491	\$68,806,053	\$45,211,695	\$166,347,272	\$76,235	\$323,398,746
2016	\$48,058,582	\$80,398,062	\$49,757,539	\$184,153,799	\$175,199	\$362,543,182
2017	\$52,795,745	\$92,113,848	\$55,352,719	\$199,341,350	\$81,691	\$399,685,354
2018	\$55,671,457	\$104,434,475	\$60,725,403	\$217,529,756	\$58,319	\$438,419,410
2019	\$63,897,379	\$119,146,200	\$70,465,108	\$235,476,073	\$267,351	\$489,252,111
Jan 2020	\$4,952,593	\$9,451,431	\$5,505,315	\$18,730,884	\$8,280	\$38,648,502
Feb 2020	\$4,863,956	\$9,414,010	\$5,649,211	\$18,321,259	\$11,985	\$38,260,420
Mar 2020	\$5,671,289	\$11,694,910	\$6,962,821	\$22,188,454	\$4,638	\$46,522,112
Apr 2020	\$5,812,263	\$10,953,618	\$6,095,232	\$20,163,218	\$4,333	\$43,028,664
May 2020	\$5,480,451	\$10,181,131	\$5,929,729	\$19,818,542	\$2,152	\$41,412,006
Jun 2020	\$5,774,482	\$11,244,728	\$6,770,212	\$22,038,136	\$6,006	\$45,833,564
Jul 2020	\$5,988,262	\$11,093,375	\$6,672,306	\$21,228,034	\$5,417	\$44,987,394
Aug 2020	\$5,995,965	\$11,188,439	\$6,512,636	\$20,315,257	\$9,135	\$44,021,432
Sep 2020	\$5,796,668	\$11,239,678	\$7,040,270	\$21,324,952	\$5,357	\$45,406,925

*\*Unable to tag claims to a specific coverage level*

## Medical Claims Utilization

The following is based on Incurred Medical Claims\* from Jan—Sep 2020.

Plan	Admits Per 1000 Acute	Admits Per 1000 Acute Rcnt SGovt	% Diff from Rcnt SGovt	Days LOS per Admit Acute	Days LOS per Admit Acute Rcnt SGovt	% Diff from Rcnt SGovt	Days Per 1000 Admits Acute	Days Per 1000 Admits Acute Rcnt SGovt	% Diff from Rcnt SGovt
LivingWell CDHP	50.24	51.84	-3.08%	4.25	4.46	-4.77%	213.28	232.56	-8.29%
LivingWell PPO	54.96	54.51	0.84%	4.59	4.82	-4.73%	252.50	255.20	-1.06%
LW Limited High Deductible	85.14	59.32	43.54%	7.34	5.92	23.95%	624.99	274.52	127.67%
LivingWell Basic CDHP	26.23	50.40	-47.95%	4.21	4.97	-15.34%	110.32	219.50	-49.74%
Average	50.57	52.64	-3.93%	4.40	4.62	-4.60%	222.66	239.11	-6.88%

Plan	Visits Per 1000 Office	Visits Per 1000 Office Rcnt US	% Diff from Rcnt US	Visits Per 1000 ER	Visits Per 1000 ER Rcnt US	% Diff from Rcnt US
LivingWell CDHP	7,270.28	6,868.22	5.53%	154.41	229.90	-48.89%
LivingWell PPO	8,646.93	7,596.78	12.14%	175.95	234.05	-33.02%
LW Limited High Deductible	4,381.08	7,444.42	-69.92%	264.68	237.07	10.43%
LivingWell Basic CDHP	4,506.17	6,612.79	-46.75%	129.37	231.18	-78.70%
Average	7,508.20	7,082.45	5.67%	160.47	231.32	-44.15%

### Notes:

Rcnt SGovt—Recent State Government

Rcnt US—Recent US

LOS—Length of Stay

OP—Outpatient

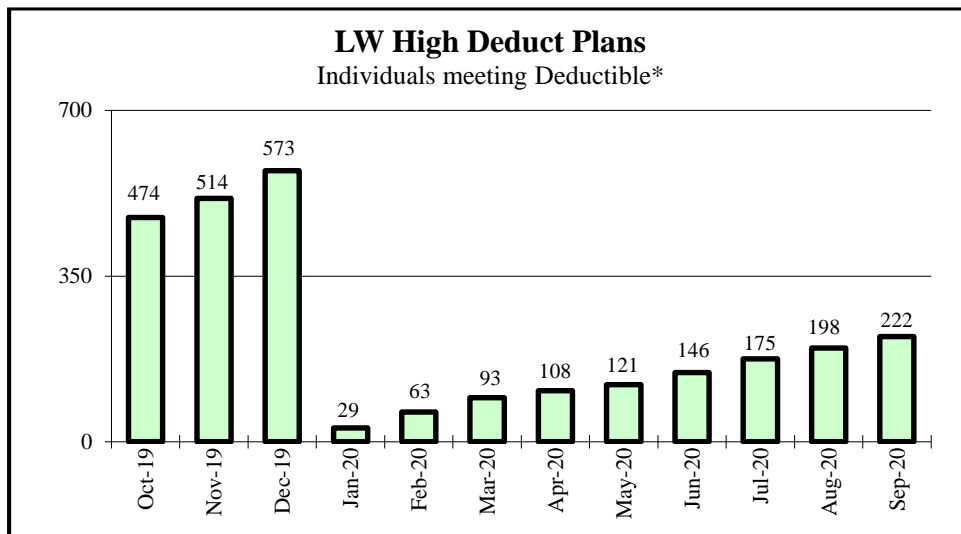
OP Rad—Outpatient Radiology

Plan	Svcs Per 1000 OP Lab	Svcs Per 1000 OP Lab Rcnt US	% Diff from Rcnt US	Svcs Per 1000 OP Rad	Svcs Per 1000 OP Rad Rcnt US	%Diff from Rcnt US
LivingWell CDHP	7,884.91	8,106.08	-2.73%	1,970.14	1,975.79	-0.29%
LivingWell PPO	10,351.86	9,324.99	11.01%	2,590.22	2,459.42	5.32%
LW Limited High Deductible	7,448.64	9,790.49	-23.92%	1,689.87	2,343.26	-27.88%
LivingWell Basic CDHP	5,246.68	8,077.48	-35.05%	1,236.37	1,894.36	-34.73%
Average	8,486.36	8,493.88	-0.09%	2,115.76	2,123.08	-0.34%

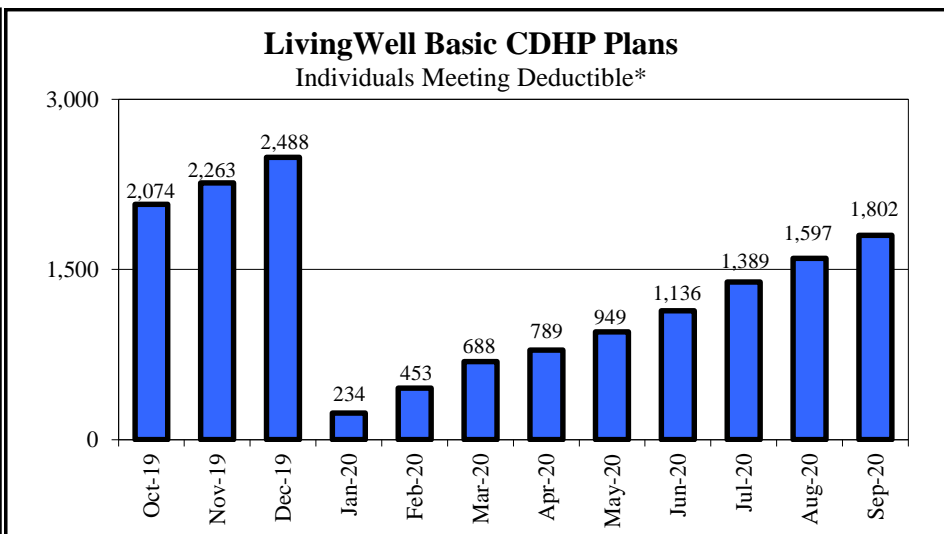
\*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

## Analysis of Individuals and Families Meeting Their Deductibles

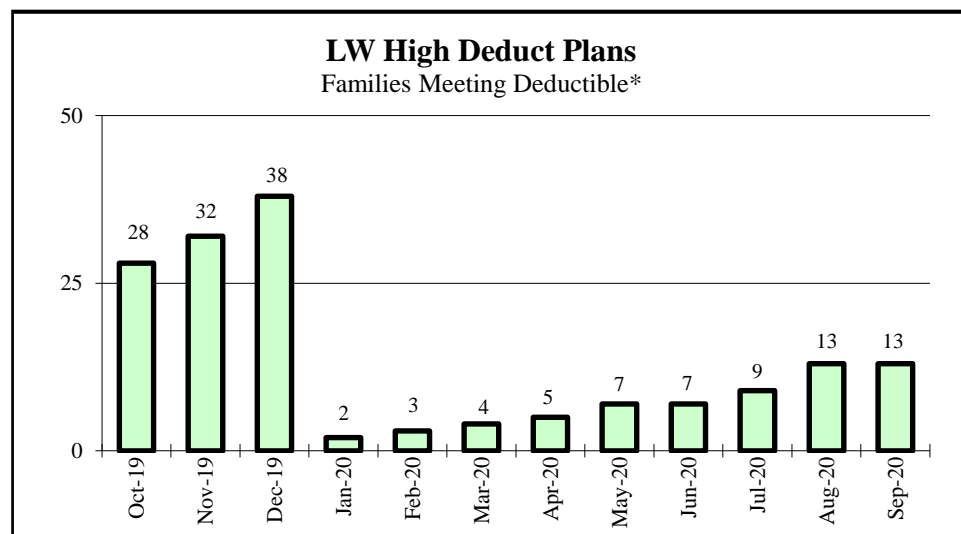
The following details the number of individuals and families by Health Plan that met their deductible for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



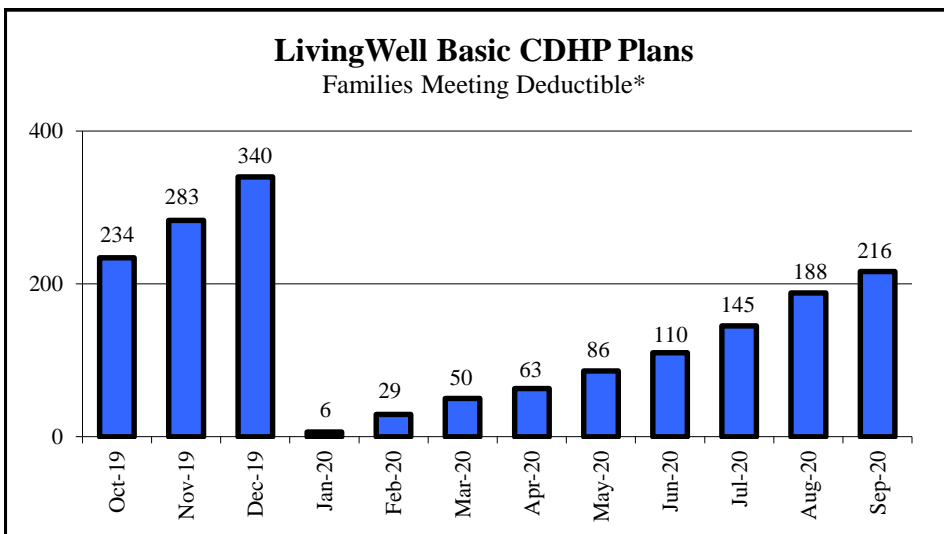
\* 2019 LW High Deduct Individual deductible is \$4,000; in 2020, the deductible is \$4,250



\* 2019 LivingWell Basic Individual deductible is \$1,750; in 2020, the deductible is \$2,000



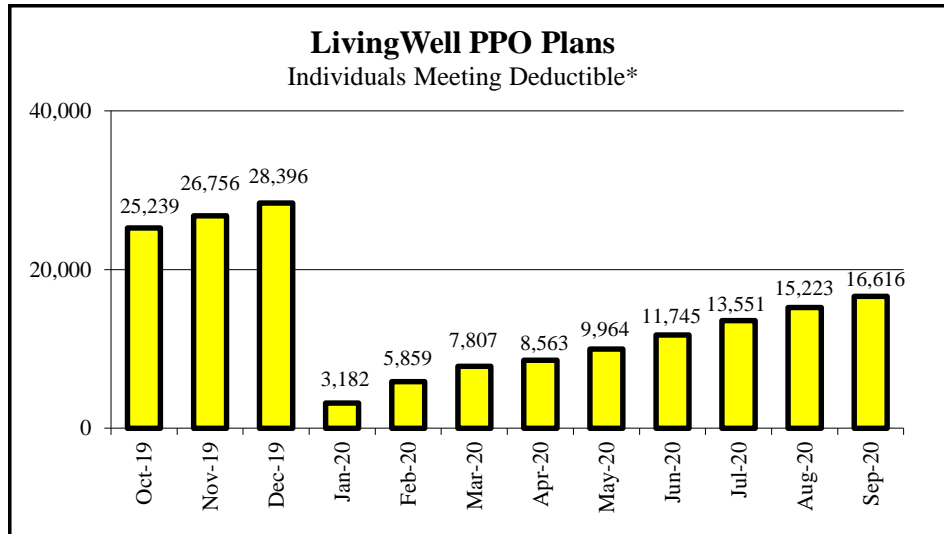
\* 2019 LW High Deduct Family deductible is \$8,000; in 2020, the deductible is \$8,250



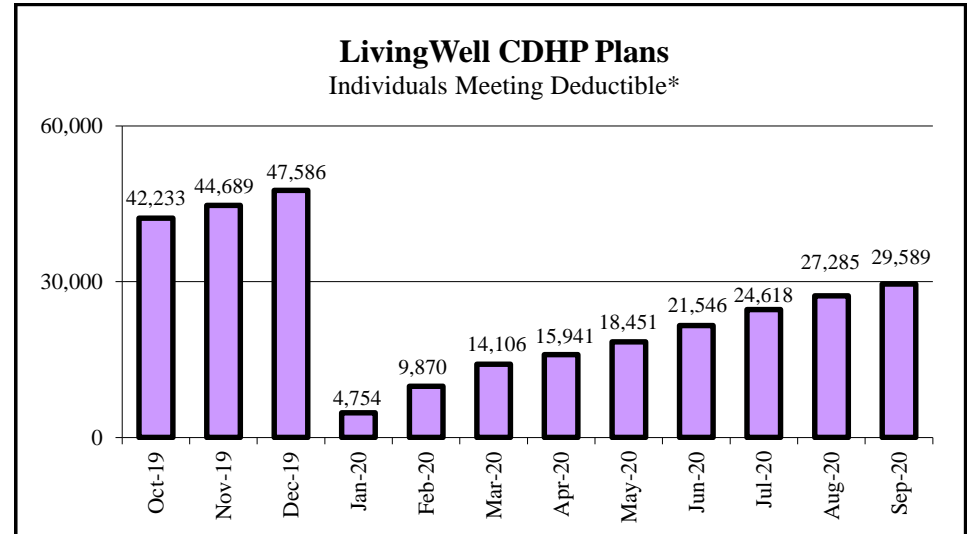
\* 2019 LivingWell Basic Family deductible is \$3,500; in 2020, the deductible is \$3,750

## **Analysis of Individuals and Families Meeting Their Deductibles** *(continued)*

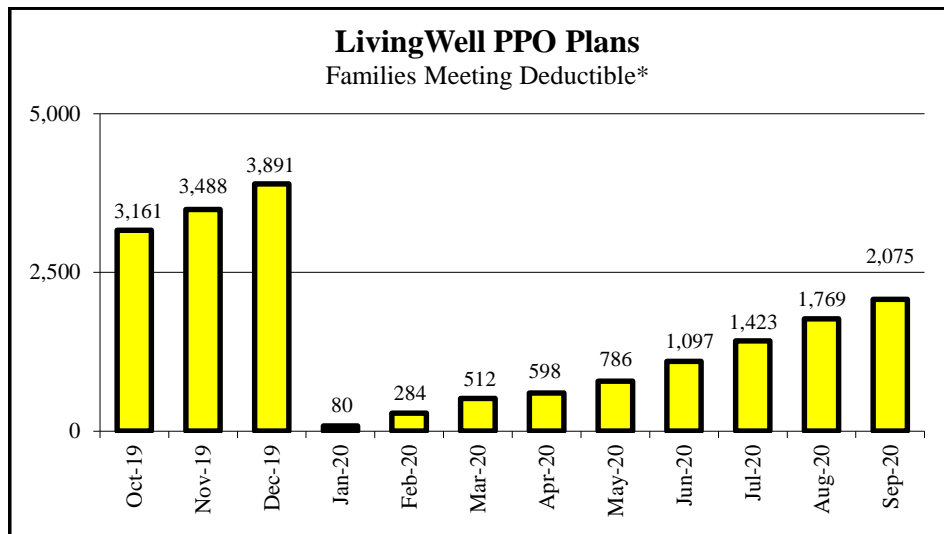
The following details the number of individuals and families by Health Plan that met their deductible for the latest rolling year. This report is based on Incurred Medical and Pharmacy Claims.



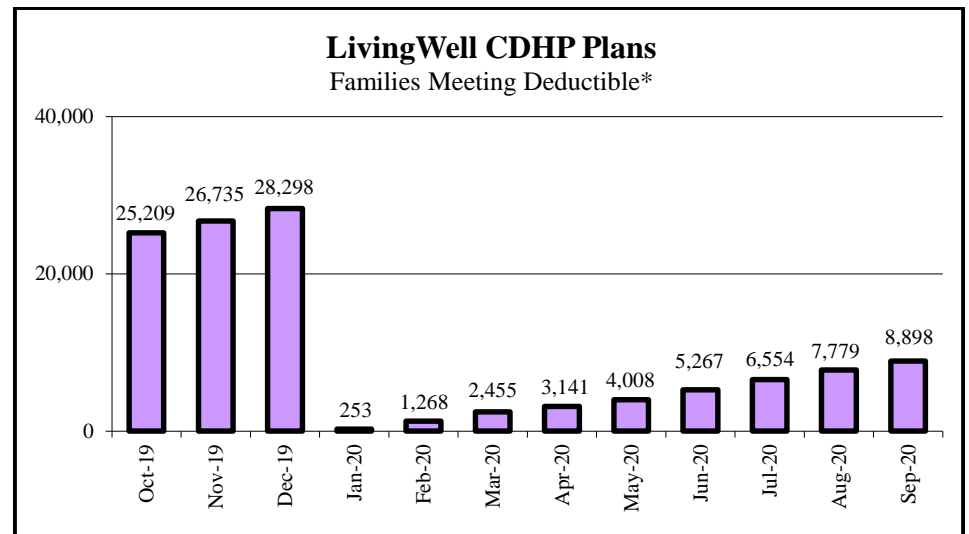
\*2019 LivingWell PPO Individual deductible is \$750; in 2020, the deductible is \$1,000



\* 2019 LivingWell CDHP Individual deductible is \$1,250; in 2020 the deductible is \$1,500



\* 2019 LivingWell PPO Family deductible is \$1,500; in 2020, the deductible is \$1,750

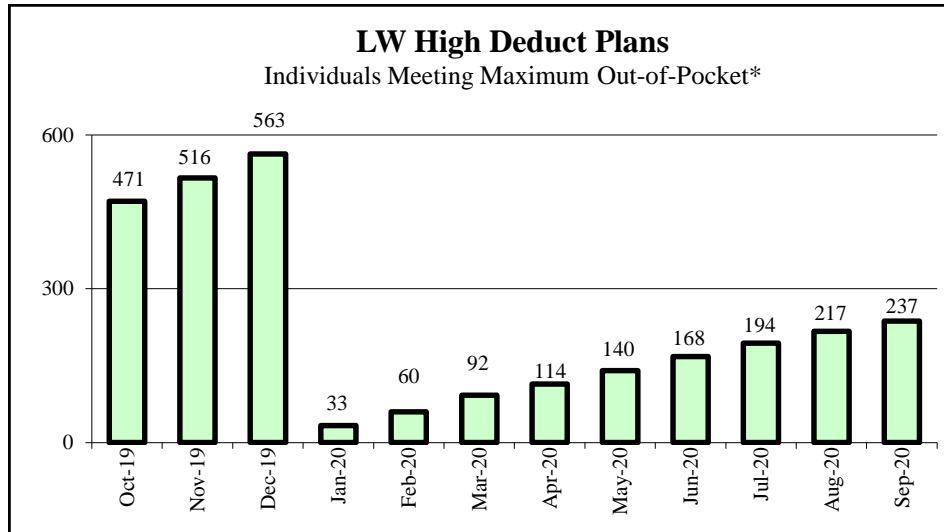


\* 2019 LivingWell CDHP Family deductible is \$2,500; in 2020, the deductible is \$2,750

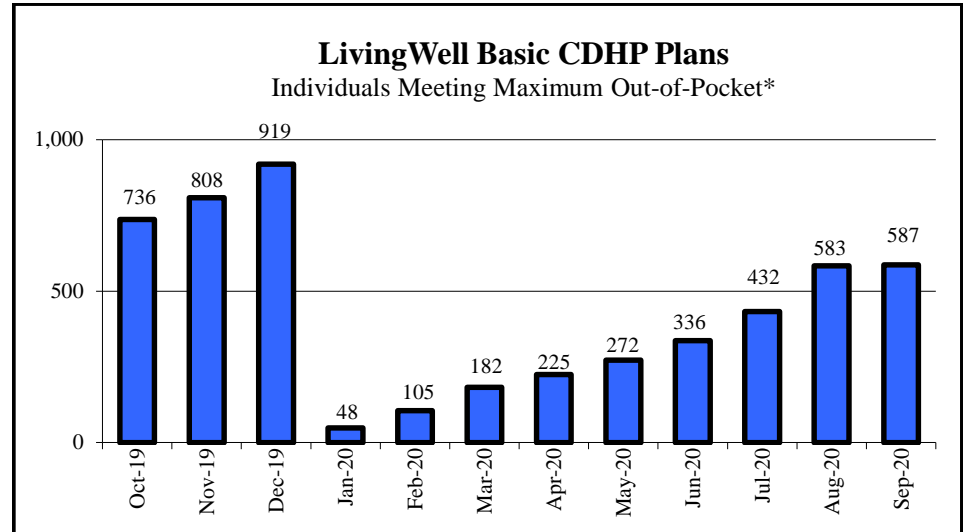


## Analysis of Individuals and Families Meeting Their Maximum Out-of-Pocket Expenses

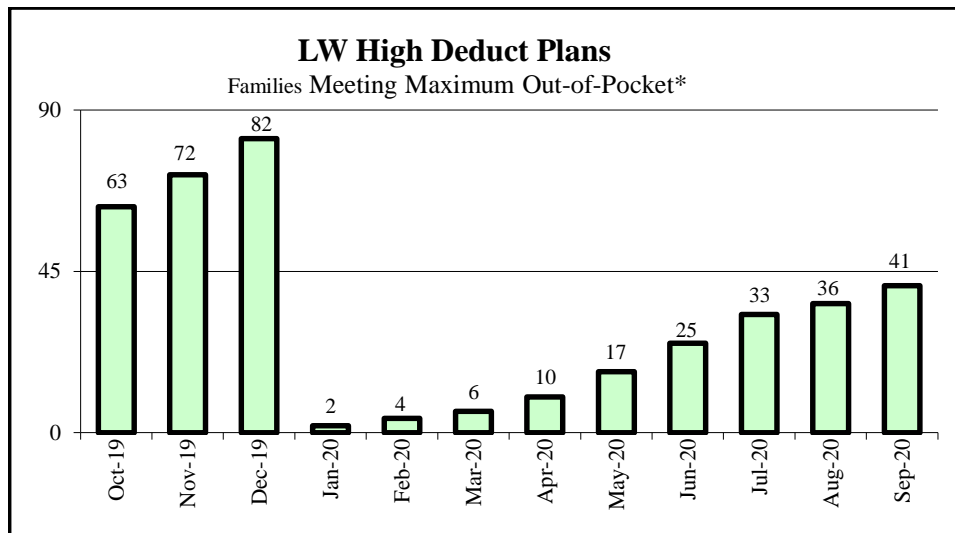
The following details the number of individuals and families by Health Plan that met their maximum out-of-pocket expense for the latest rolling year. This report is based on Incurred Medical and Pharmacy claims.



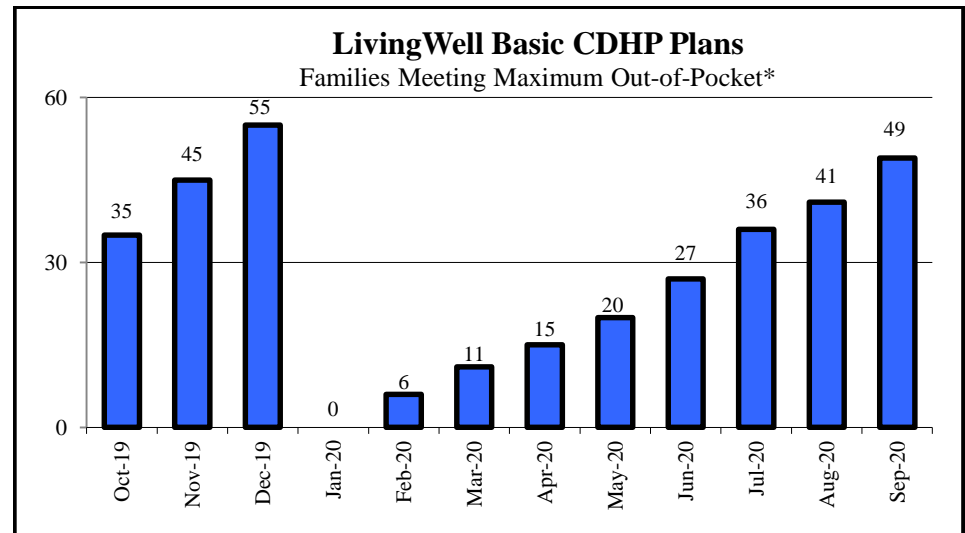
\* 2019 LW High Deduct Individual MOOP is \$5,000; in 2020, the MOOP is \$5,250



\* 2019 LivingWell Basic CDHP Individual MOOP is \$3,750; in 2020, the MOOP is \$4,000



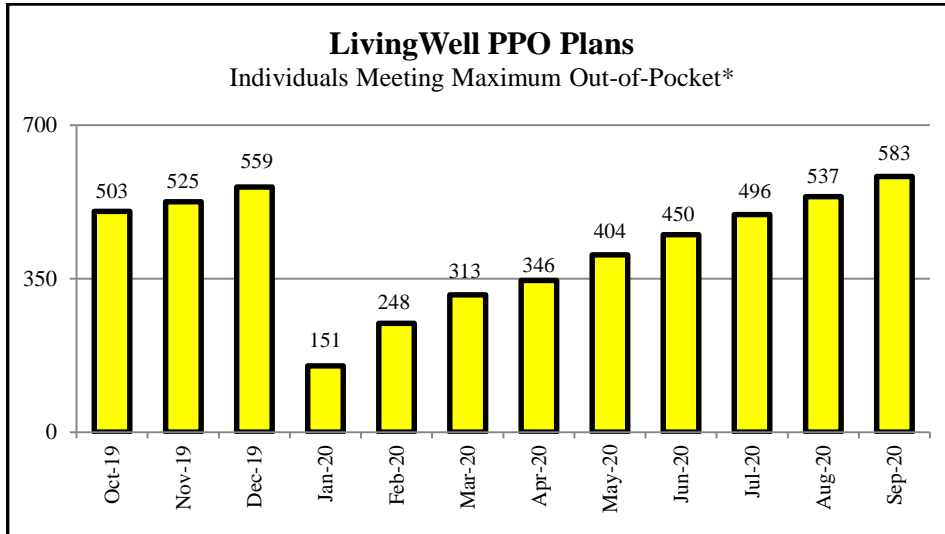
\* 2019 LW High Deduct Family MOOP is \$10,000; in 2020, the MOOP is \$10,250



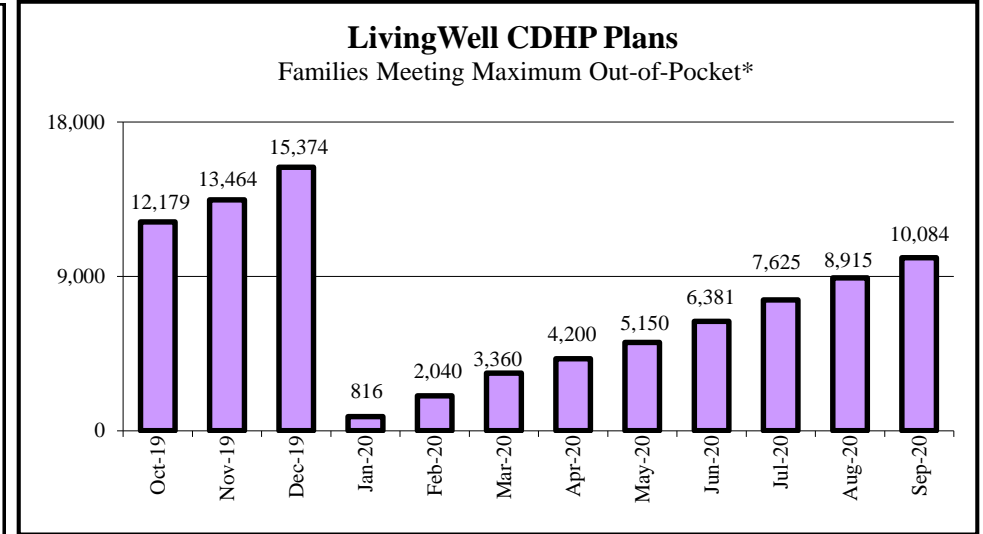
\* 2019 LivingWell Basic CDHP Family MOOP is \$7,500; in 2020, the MOOP is \$7,750

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

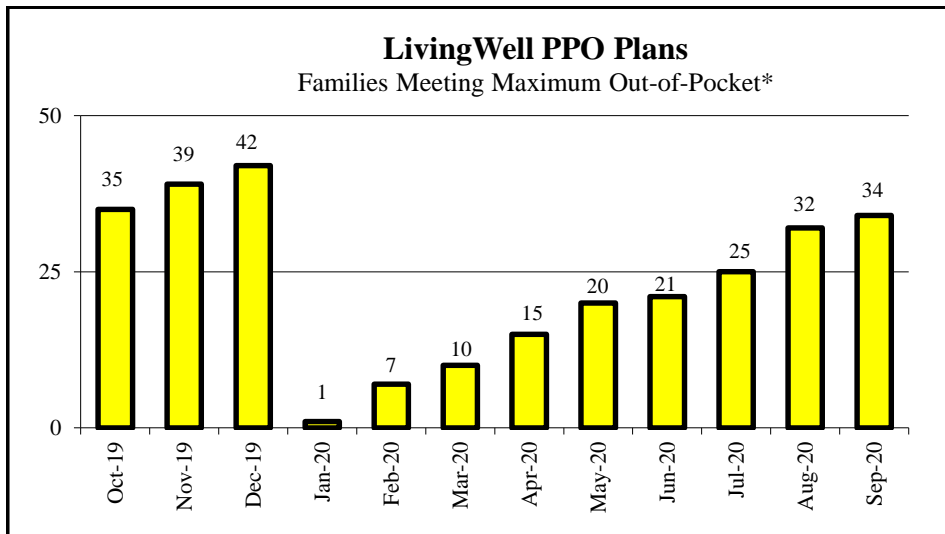
The following details the number of individuals and families by Health Plan that met their maximum out of pocket expense for the latest rolling year. This report is based on Incurred Medical and Pharmacy claims.



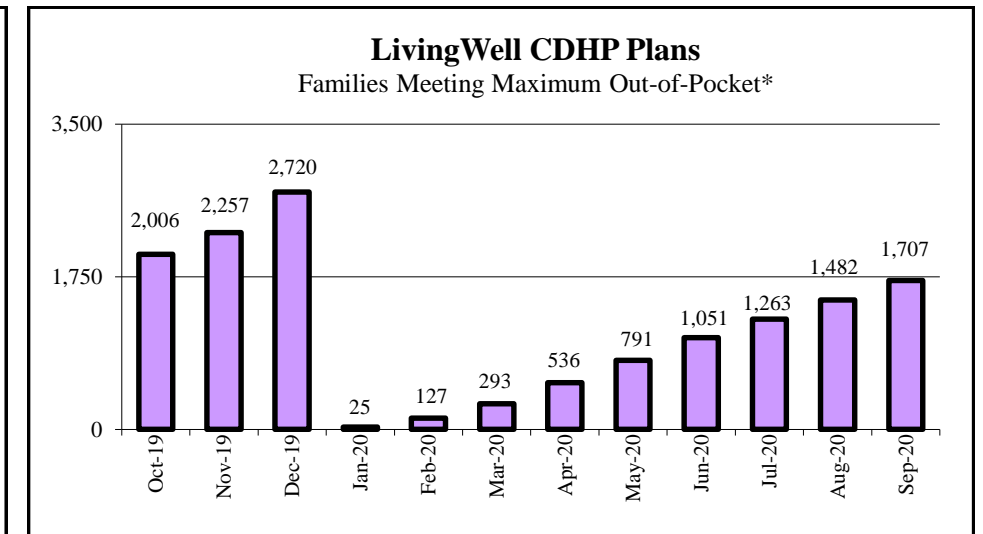
\* 2019 LivingWell PPO Individual Maximum Out of Pocket is \$2,750; in 2020, the MOOP is \$3,000



\* 2019 LivingWell CDHP Individual Maximum Out of Pocket is \$2,750; in 2020, the MOOP is \$3,000



\* 2019 LivingWell PPO Family Maximum Out of Pocket is \$5,500; in 2020, the MOOP is \$5,750



\* 2019 LivingWell CDHP Family Maximum Out of Pocket is \$5,500; in 2020, the MOOP is \$5,750

## **Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out-of-Pocket Expenses**

The following details the number of individuals and families by Health Plan that met their deductibles and/or maximum out-of-pocket (MOOP) expense for the years 2014-2020. This report is based on Incurred Medical and Pharmacy claims.

<b>Individuals and Families in Standard PPO (2014—2018) and LW High Deduct (2019-Present)</b>									
		<b>Individuals</b>				<b>Families</b>			
<b>Plan year</b>	<b>Plan Name</b>	<b>Deductible</b>	<b>Meeting Deductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>	<b>Deductible</b>	<b>Meeting Deductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>
2014	Standard PPO	\$750	<b>34.91%</b>	\$3,500	<b>6.82%</b>	\$1,500	<b>10.68%</b>	\$7,000	<b>0.82%</b>
2015	Standard PPO	\$750	<b>33.28%</b>	\$3,500	<b>5.31%</b>	\$1,500	<b>9.53%</b>	\$7,000	<b>0.30%</b>
2016	Standard PPO	\$750	<b>34.21%</b>	\$3,500	<b>5.85%</b>	\$1,500	<b>10.07%</b>	\$7,000	<b>0.39%</b>
2017	Standard PPO	\$750	<b>35.00%</b>	\$3,750	<b>6.95%</b>	\$1,500	<b>7.06%</b>	\$7,500	<b>0.30%</b>
2018	Standard PPO	\$750	<b>36.19%</b>	\$3,750	<b>5.91%</b>	\$1,500	<b>7.62%</b>	\$7,500	<b>0.29%</b>
2019	LW High Deduct	\$4,000	<b>15.20%</b>	\$5,000	<b>14.47%</b>	\$8,000	<b>0.76%</b>	\$10,000	<b>1.48%</b>
2020	LW High Deduct	\$4,250	<b>10.27%</b>	\$5,250	<b>26.05%</b>	\$8,250	<b>1.49%</b>	\$10,250	<b>2.90%</b>

<b>Individuals and Families in Standard CDHP (2014—2018) and LW Basic CDHP (2019-Present)</b>									
		<b>Individuals</b>				<b>Families</b>			
<b>Plan year</b>	<b>Plan Name</b>	<b>Deductible</b>	<b>Meeting De-ductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>	<b>Deductible</b>	<b>Meeting De-ductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>
2014	Standard CDHP	\$1,750	<b>20.45%</b>	\$3,500	<b>7.38%</b>	\$3,500	<b>2.41%</b>	\$7,000	<b>0.47%</b>
2015	Standard CDHP	\$1,750	<b>18.67%</b>	\$3,500	<b>6.90%</b>	\$3,500	<b>1.88%</b>	\$7,000	<b>0.34%</b>
2016	Standard CDHP	\$1,750	<b>19.69%</b>	\$3,500	<b>7.96%</b>	\$3,500	<b>2.17%</b>	\$7,000	<b>0.47%</b>
2017	Standard CDHP	\$1,750	<b>16.92%</b>	\$3,750	<b>6.35%</b>	\$3,500	<b>2.38%</b>	\$7,500	<b>0.42%</b>
2018	Standard CDHP	\$1,750	<b>17.68%</b>	\$3,750	<b>6.66%</b>	\$3,500	<b>2.73%</b>	\$7,500	<b>0.77%</b>
2019	LW Basic CDHP	\$1,750	<b>17.32%</b>	\$3,750	<b>6.33%</b>	\$3,500	<b>3.18%</b>	\$7,500	<b>0.47%</b>
2020	LW Basic CDHP	\$2,000	<b>11.55%</b>	\$4,000	<b>3.76%</b>	\$3,750	<b>2.04%</b>	\$7,750	<b>0.46%</b>

## **Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out-of-Pocket Expenses** *(continued)*

The following details the number of individuals and families by Health Plan that met their deductibles and/or maximum out-of-pocket (MOOP) expense for the years 2014-2020. This report is based on Incurred Medical and Pharmacy claims.

<b>Individuals and Families in LivingWell PPO (2014—Present )</b>									
		<b>Individuals</b>				<b>Families</b>			
<b>Plan year</b>	<b>Plan Name</b>	<b>Deductible</b>	<b>Meeting De-ductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>	<b>Deductible</b>	<b>Meeting De-ductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>
2014	LivingWell PPO	\$500	11.85%	\$2,500	3.74%	\$1,000	4.70%	\$3,000	0.49%
2015	LivingWell PPO	\$500	34.97%	\$2,500	0.69%	\$1,000	7.88%	\$5,000	0.16%
2016	LivingWell PPO	\$500	35.87%	\$2,500	0.65%	\$1,000	7.87%	\$5,000	0.13%
2017	LivingWell PPO	\$750	32.00%	\$2,750	0.65%	\$1,500	6.38%	\$5,500	0.08%
2018	LivingWell PPO	\$750	32.74%	\$2,750	0.74%	\$1,500	6.38%	\$5,500	0.07%
2019	LivingWell PPO	\$750	33.88%	\$2,750	0.66%	\$1,500	6.62%	\$5,500	0.06%
2020	LivingWell PPO	\$1,000	20.36%	\$3,000	0.71%	\$1,750	0.42%	\$5,750	0.06%

<b>Individuals and Families in LivingWell CDHP (2014— Present)</b>									
		<b>Individuals</b>				<b>Families</b>			
<b>Plan year</b>	<b>Plan Name</b>	<b>Deductible</b>	<b>Meeting De-ductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>	<b>Deductible</b>	<b>Meeting De-ductible</b>	<b>MOOP</b>	<b>Meeting MOOP</b>
2014	LivingWell CDHP	\$1,250	29.04%	\$2,500	8.89%	\$2,500	17.39%	\$5,000	2.24%
2015	LivingWell CDHP	\$1,250	29.30%	\$2,500	8.61%	\$2,500	17.55%	\$5,000	1.89%
2016	LivingWell CDHP	\$1,250	28.69%	\$2,500	9.17%	\$2,500	17.90%	\$5,000	2.35%
2017	LivingWell CDHP	\$1,250	28.23%	\$2,750	8.51%	\$2,500	17.56%	\$5,500	2.59%
2018	LivingWell CDHP	\$1,250	28.80%	\$2,750	8.97%	\$2,500	18.48%	\$5,500	3.04%
2019	LivingWell CDHP	\$1,250	29.37%	\$2,750	9.59%	\$2,500	18.67%	\$5,500	3.25%
2020	LivingWell CDHP	\$1,500	17.89%	\$3,000	6.10%	\$2,750	10.77%	\$5,750	2.07%

## **Premium**

The following details the amount of premium\* paid by the employee and employer for 2014-2019 and monthly through 2020.

<b>Time Period</b>	<b>Employee Premium Amount</b>	<b>Employer Premium Amount</b>	<b>Total Premium Amount</b>
2014	\$265,431,508	\$1,348,631,926	\$1,614,063,434
2015	\$256,371,746	\$1,362,686,924	\$1,619,058,670
2016	\$254,661,768	\$1,380,830,820	\$1,635,492,588
2017	\$255,169,294	\$1,374,862,647	\$1,630,031,942
2018	\$262,595,375	\$1,384,164,265	\$1,646,759,641
2019	\$265,841,372	\$1,373,033,885	\$1,638,875,257
Jan 2020	\$23,238,148	\$114,593,946	\$137,832,095
Feb 2020	\$23,159,493	\$114,338,727	\$137,498,221
Mar 2020	\$23,187,743	\$114,388,728	\$137,576,472
Apr 2020	\$23,202,816	\$114,552,788	\$137,755,603
May 2020	\$23,196,797	\$114,505,118	\$137,701,916
Jun 2020	\$23,167,566	\$114,304,935	\$137,472,500
Jul 2020	\$23,029,641	\$113,710,824	\$136,740,466
Aug 2020	\$22,931,487	\$112,845,468	\$135,776,955
Sep 2020	\$22,755,592	\$112,066,002	\$134,821,594
Oct 2020	\$22,964,288	\$113,114,680	\$136,078,968
Nov 2020	\$22,964,251	\$113,034,948	\$135,999,199
Dec 2020	\$22,877,490	\$112,921,020	\$135,798,511

*\*Premium is based on enrollment using published premium rates—it is NOT based on actual payments received.*

## **Prescription Drug Utilization** *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency percentage for the most recent rolling year. Based on Paid Pharmacy Claims.

<b>Time Period: Paid Month</b>	<b>Generic</b>	<b>Brand Name, Generic Available</b>	<b>Brand Name</b>	<b>Other*</b>	<b>Total</b>	<b>Scripts Rx % Generic</b>	<b>Scripts Generic Efficiency Rx**</b>
Jan 2020	324,152	5,844	31,285	12,487	373,768	86.73%	98.23%
Feb 2020	302,564	5,590	27,709	11,450	347,313	87.12%	98.19%
Mar 2020	329,122	6,228	32,665	13,654	381,669	86.23%	98.14%
Apr 2020	268,264	5,527	28,797	11,147	313,735	85.51%	97.98%
May 2020	268,288	5,473	28,270	10,646	312,677	85.80%	98.00%
Jun 2020	288,992	5,820	31,204	11,509	337,525	85.62%	98.03%
Jul 2020	290,385	5,923	31,045	11,147	338,500	85.79%	98.00%
Aug 2020	282,785	5,704	32,252	10,860	331,601	85.28%	98.02%
Sep 2020	278,056	5,633	44,589	10,986	339,264	81.96%	98.01%
Oct 2020	285,429	5,779	54,674	11,571	357,453	79.85%	98.02%
Nov 2020	279,863	5,572	37,900	10,249	333,584	83.90%	98.05%
Dec 2020	301,789	6,120	36,311	11,777	355,997	84.77%	98.01%

*\*Other category includes: Over-the-Counter (usually items such as diabetic supplies, syringes, and test strips, etc.) and claims that were unable to be tagged to a specific group.*

*\*\*Generic Efficiency Rate means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.*

**Prescription Drug Utilization** *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Pharmacy Claims.

Time Period	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt* Per Script	Net Pay Per Script	Member Cost Per Script**	Patient Cost Per Script***
Oct 2019	264,145	171,666	390,112	1.48	2.88	\$123.09	\$113.58	\$13.58	\$20.90
Nov 2019	264,321	161,221	360,401	1.36	2.78	\$125.36	\$116.02	\$12.20	\$20.00
Dec 2019	264,585	161,610	397,100	1.50	2.96	\$126.42	\$117.19	\$13.39	\$21.92
Jan 2020	265,980	162,939	373,419	1.40	2.83	\$125.14	\$103.50	\$29.86	\$48.75
Feb 2020	265,107	158,278	348,445	1.31	2.72	\$129.35	\$109.80	\$25.21	\$42.22
Mar 2020	265,515	153,730	383,209	1.44	2.95	\$139.32	\$121.40	\$25.39	\$43.85
Apr 2020	266,038	129,210	314,392	1.18	2.77	\$154.79	\$136.86	\$20.61	\$42.43
May 2020	266,132	136,991	312,558	1.17	2.76	\$148.57	\$132.49	\$18.45	\$35.84
Jun 2020	265,885	150,367	336,901	1.27	2.85	\$151.79	\$136.04	\$19.51	\$34.49
Jul 2020	264,578	156,713	339,610	1.28	2.84	\$146.99	\$132.47	\$18.10	\$30.56
Aug 2020	262,892	152,597	329,020	1.25	2.81	\$147.50	\$133.80	\$16.66	\$28.70
Sep 2020	261,176	155,382	338,760	1.30	2.80	\$146.44	\$134.04	\$15.68	\$26.36

*\*\*"Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

*\*\*\*"Member Cost per Script" is the average net amount paid per prescription filled per member (Net Pay Rx/Members)*

*\*\*\*"Patient Cost per Script" is the average net amount paid per prescription filled per Patients (Net Pay Rx/Patients)*

## **Prescription Drug Utilization** *(continued)*

The following Top 25 Drug Analysis is based on Incurred Pharmacy Claims from Jan—Sep 2020.

<b>Prev Rank</b>	<b>Curr Rank</b>	<b>Product Name*</b>	<b>Brand/Generic</b>	<b>Therapeutic Class General</b>	<b>Net Pay Rx</b>	<b>Net Pay Rx as % of All Drugs</b>	<b>Scripts Rx</b>	<b>Net Pay Per Day Supply Rx</b>	<b>Patients Rx</b>
1	1	HUMIRA	Single source brand	Immunosuppressants	\$28,927,547.39	7.50%	3,853	\$204.94	720
2	2	STELARA	Single source brand	Immunosuppressants	\$12,558,358.31	3.26%	688	\$280.65	221
3	3	TRULICITY	Single source brand	Hormones & Synthetic Subst	\$8,812,555.80	2.29%	9,663	\$25.45	1,757
4	4	ENBREL	Single source brand	Immunosuppressants	\$8,152,157.19	2.11%	1,020	\$186.64	235
6	5	SAXENDA	Single source brand	Hormones & Synthetic Subst	\$7,524,894.07	1.95%	6,136	\$36.76	1,761
5	6	JANUVIA	Single source brand	Hormones & Synthetic Subst	\$7,447,485.54	1.93%	11,232	\$13.86	2,625
7	7	FARXIGA	Single source brand	Hormones & Synthetic Subst	\$7,178,804.37	1.86%	10,073	\$14.97	2,245
8	8	TRESIBA	Single source brand	Hormones & Synthetic Subst	\$6,659,235.15	1.73%	7,395	\$20.81	1,721
9	9	NOVOLOG	Single source brand	Hormones & Synthetic Subst	\$5,748,141.91	1.49%	5,219	\$25.59	1,194
10	10	JARDIANCE	Single source brand	Hormones & Synthetic Subst	\$5,462,656.02	1.42%	7,760	\$15.37	1,798
11	11	TRIKAFTA	Single source brand	Respiratory Tract Agents	\$5,297,755.97	1.37%	227	\$833.50	26
13	12	NOVOLOG FLEXPEN	Single source brand	Hormones & Synthetic Subst	\$5,085,504.32	1.32%	5,393	\$22.31	1,577
12	13	TECFIDERA	Single source brand	Misc Therapeutic Agents	\$5,014,452.59	1.30%	425	\$252.11	86
14	14	COSENTYX	Single source brand	Immunosuppressants	\$4,869,650.46	1.26%	731	\$189.07	135
15	15	VICTOZA	Single source brand	Hormones & Synthetic Subst	\$4,666,284.50	1.21%	4,281	\$26.55	940
16	16	ROSUVASTATIN CALCIUM	Multisource generic	Cardiovascular Agents	\$4,417,887.33	1.15%	30,870	\$2.56	8,549
17	17	HUMATROPE	Multisource brand, no generic	Hormones & Synthetic Subst	\$4,154,287.07	1.08%	353	\$227.37	93
18	18	DUPIXENT	Single source brand	Immunosuppressants	\$4,067,215.35	1.06%	1,541	\$90.14	266
20	19	ELIQUIS	Single source brand	Blood Form/Coagul Agents	\$3,867,459.13	1.00%	7,139	\$13.62	1,609
19	20	GILENYA	Single source brand	Misc Therapeutic Agents	\$3,848,757.74	1.00%	253	\$272.96	59
21	21	OTEZLA	Single source brand	Misc Therapeutic Agents	\$3,839,598.18	1.00%	1,025	\$101.98	225
22	22	OZEMPIC 1 MG DOSES	Single source brand	Hormones & Synthetic Subst	\$3,715,152.30	0.96%	3,621	\$25.67	832
23	23	OZEMPIC 0.25 MG OR 0.5 MG DOSES	Single source brand	Hormones & Synthetic Subst	\$3,491,756.44	0.91%	3,638	\$24.80	1,008
24	24	TALTZ	Single source brand	Immunosuppressants	\$3,410,266.74	0.88%	490	\$210.28	87
-	25	SKYRIZI	Single source brand	Immunosuppressants	\$3,265,948.53	0.85%	221	\$203.56	91

\*“Product Name” includes all strengths/formulations of a drug.



**Prescription Drug Utilization** *(continued)*

In summary, the top 25 drugs represent 4.06% of total scripts and 41.89% of total Pharmacy expenditures.

Summary	Net Pay Rx	Scripts Rx	Days Supply Rx
Top Drugs	\$161,483,812	123,247	5,599,492
All Product Names	\$385,489,683	3,039,214	118,606,640
Top Drugs as Pct of All Drugs	41.89%	4.06%	4.72%

## Utilization

The top 25 clinical conditions based on Incurred Medical Claims for Jan—Sep 2020.

Prev Rank	Curr Rank	Clinical Condition	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER	Patients Med	Net Pay Per Pat Med
1	1	Prevent/Admin Hlth Encounters	\$56,603,428	\$342,977	\$56,203,647	0.00	0.00	1068.42	0.43	147,117	\$384.75
2	2	Chemotherapy Encounters	\$41,833,954	\$4,871,024	\$36,962,930	0.60	5.45	2.08	0.00	724	\$57,781.70
3	3	Osteoarthritis	\$28,772,392	\$8,304,565	\$20,457,317	1.18	1.73	121.00	0.21	13,273	\$2,167.74
4	4	Signs/Symptoms/Oth Cond, NEC	\$24,213,854	\$4,027,773	\$20,054,607	0.70	6.55	395.77	8.12	68,516	\$353.40
5	5	Coronary Artery Disease	\$21,092,573	\$11,594,150	\$9,480,555	1.47	3.58	26.15	1.69	4,165	\$5,064.24
6	6	Pregnancy without Delivery	\$20,962,869	\$16,715,809	\$4,246,041	0.48	2.71	82.37	4.27	4,583	\$4,574.05
7	7	Spinal/Back Disord, Low Back	\$20,273,899	\$8,894,153	\$11,378,282	0.64	3.28	526.33	2.99	24,317	\$833.73
8	8	Infections, NEC	\$19,452,058	\$14,540,402	\$4,870,010	0.13	4.56	166.11	2.69	39,953	\$486.87
10	9	Arthropathies/Joint Disord NEC	\$15,729,331	\$1,231,308	\$14,477,194	0.20	5.59	531.55	4.51	38,195	\$411.82
9	10	Gastroint Disord, NEC	\$15,701,827	\$3,910,852	\$11,789,187	0.92	3.82	113.53	12.41	22,659	\$692.96
11	11	Respiratory Disord, NEC	\$14,930,792	\$5,472,081	\$9,415,683	0.28	5.25	66.45	7.37	16,954	\$880.66
12	12	Cancer - Breast	\$13,711,783	\$471,833	\$13,189,487	0.06	4.27	23.30	0.02	1,885	\$7,274.16
13	13	Cardiac Arrhythmias	\$13,604,624	\$4,370,515	\$9,219,576	0.58	3.00	30.72	1.81	5,220	\$2,606.25
14	14	Diabetes	\$12,940,043	\$3,625,050	\$9,297,321	1.72	5.68	216.78	1.70	24,431	\$529.66
16	15	Condition Rel to Tx - Med/Surg	\$12,694,983	\$8,337,122	\$4,348,050	1.19	4.83	5.09	1.62	3,433	\$3,697.93
15	16	Cerebrovascular Disease	\$11,940,379	\$8,578,829	\$3,249,601	1.29	7.09	8.65	1.40	1,510	\$7,907.54
17	17	Newborns, w/wo Complication	\$11,038,811	\$10,769,619	\$269,165	8.91	2.72	8.34	0.17	2,224	\$4,963.49
18	18	Renal Function Failure	\$10,308,692	\$1,935,332	\$8,351,192	0.19	4.73	14.04	0.57	2,391	\$4,311.46
19	19	Spinal/Back Disord, Ex Low	\$9,836,891	\$2,964,060	\$6,872,660	0.22	6.09	473.90	1.84	19,802	\$496.76
20	20	Cardiovasc Disord, NEC	\$9,816,616	\$2,998,327	\$6,730,398	0.33	6.20	61.93	7.29	13,028	\$753.50
21	21	Radiation Therapy Encounters	\$9,785,927	\$2,628	\$9,783,299	0.00	0.00	2.41	0.01	321	\$30,485.75
22	22	Neurological Disorders, NEC	\$9,391,652	\$3,574,601	\$5,762,479	0.54	9.19	59.93	1.09	6,822	\$1,376.67
23	23	Urinary Tract Calculus	\$8,505,621	\$464,724	\$8,040,897	0.37	2.38	17.34	5.24	3,095	\$2,748.18
24	24	Cholecystitis/Cholelithiasis	\$7,905,085	\$1,764,206	\$6,140,602	0.50	3.71	3.56	1.39	1,271	\$6,219.58
-	25	Hypertension, Essential	\$7,625,282	\$3,380,491	\$4,210,992	0.68	6.32	246.50	2.51	36,619	\$208.23

NOTE: Medical payments represent only the payments made for the specified condition.

**Utilization** *(continued)*

In Summary, the top clinical conditions represent more than 58.21% of total Paid Medical Claims for all clinical conditions.

Summary	Net Pay Med	Net Pay IP Acute	Net Pay OP Med	Admits Per 1000 Acute	Days LOS Admit Acute	Visits Per 1000 Office Med	Visits Per 1000 ER
Top Clinical Conditions	\$428,673,366	\$133,142,432	\$294,801,169	23.19	4.35	4,272.23	71.34
All Clinical Conditions	\$736,446,679	\$223,723,641	\$510,936,541	53.97	4.68	8,459.13	161.78
Top Clinical Conditions as Pct of All Clinical Conditions	58.21%	59.51%	57.70%	42.96%	92.89%	50.50%	44.10%

## **Claims Lag Analysis**

The following claims lag information is based on Incurred Medical Claims from Jan—Sep 2020.

<b>Plan</b>	<b>Number of Medical Claims</b>	<b>Avg Days Lag Per Claim</b>	<b>% Claims Paid Within 30 Days</b>	<b>% Claims Paid Within 60 Days</b>	<b>% Claims Paid Within 90 Days</b>
LivingWell CDHP	3,314,443	19	88.24%	96.93%	99.15%
LivingWell PPO	2,073,711	20	88.42%	97.11%	99.23%
LW Limited High Deductible	41,013	29	78.95%	92.96%	97.68%
LivingWell Basic CDHP	191,876	20	87.09%	96.15%	98.86%
Missing	10,684	36	70.18%	89.91%	94.23%
All Plans	5,631,727	20	88.11%	96.90%	99.13%

*\*Missing means the claims could not be tagged to a specific plan.*

### **Claims Lag Analysis** *(continued)*

The following claims lag information is based on all claims (**Medical and Pharmacy**) incurred and paid during the most recent rolling year.

	Month Paid					
Service Month	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020
Oct 2019	\$2,218,868.42	\$1,949,123.12	\$1,231,210.12	\$783,511.99	\$297,752.12	\$165,213.73
Nov 2019	\$9,386,695.56	\$4,415,283.29	\$2,123,817.01	\$1,008,264.25	\$471,524.86	\$250,664.84
Dec 2019	\$49,552,895.73	\$21,355,531.90	\$4,729,536.35	\$1,451,678.18	\$2,162,988.50	\$1,514,344.02
Jan 2020	\$44,737,903.48	\$38,791,261.32	\$24,043,879.85	\$3,750,604.06	\$1,777,009.48	\$412,936.82
Feb 2020	\$7,366.08	\$43,447,096.82	\$51,831,715.06	\$16,639,349.72	\$3,907,619.31	\$1,233,919.73
Mar 2020	\$0.00	\$6,007.53	\$56,984,188.46	\$40,905,142.58	\$13,671,468.54	\$3,858,430.27
Apr 2020	\$0.00	\$0.00	\$8,444.81	\$47,141,828.77	\$30,243,964.28	\$13,491,261.98
May 2020	\$0.00	\$0.00	\$0.00	\$37,100.82	\$47,303,856.74	\$46,001,008.15
Jun 2020	\$0.00	\$0.00	\$0.00	\$0.00	\$25,477.07	\$60,391,499.97
Jul 2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$39,803.23
Aug 2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sep 2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Month Paid					
Service Month	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020
Oct 2019	\$53,264.60	\$201,086.53	\$4,742.72	\$41,145.44	\$70,900.56	\$39,145.30
Nov 2019	\$106,943.96	\$107,839.08	\$134,176.50	\$59,036.96	\$121,320.21	\$3,634.48
Dec 2019	\$841,251.82	\$187,018.38	\$119,391.26	\$49,577.62	(\$108,553.85)	\$77,221.37
Jan 2020	\$158,260.09	\$297,813.85	\$162,204.20	\$51,555.25	(\$42,465.30)	\$192,978.61
Feb 2020	\$708,677.70	\$380,456.86	\$251,378.09	\$25,828.10	\$4,030.04	(\$13,032.66)
Mar 2020	\$836,886.16	\$1,055,698.41	\$261,195.12	\$186.54	\$474,259.16	\$18,131.45
Apr 2020	\$2,766,982.47	\$1,793,724.34	\$426,393.68	\$498,999.92	\$180,709.81	\$54,147.92
May 2020	\$15,901,896.08	\$3,805,542.61	\$1,649,623.34	\$945,670.60	\$587,972.00	\$446,471.35
Jun 2020	\$47,451,431.11	\$22,131,732.24	\$4,678,807.61	\$2,752,053.40	\$856,990.55	\$743,070.03
Jul 2020	\$55,056,483.31	\$56,673,344.91	\$22,423,465.44	\$5,667,643.45	\$2,141,609.06	\$912,808.18
Aug 2020	\$5,771.88	\$60,904,851.03	\$45,966,243.88	\$22,139,951.62	\$5,211,529.71	\$3,590,235.32
Sep 2020	\$0.00	\$32,800.91	\$58,122,608.96	\$46,838,330.14	\$26,729,986.24	\$7,154,170.94

## Claims Distribution Based on Age/Gender

The following is based on Incurred Medical and Pharmacy Claims from Jan—Sep 2020.

	Female			Male		
Age Group	Members Avg	Net Pay Med and Rx	Net Pay Per Member	Members Avg	Net Pay Med and Rx	Net Pay Per Member
Ages < 1	1,058	\$8,724,650.80	\$8,247.23	1,140	\$12,293,262.62	\$10,787.77
Ages 1-4	5,051	\$7,677,204.88	\$1,519.87	5,391	\$9,623,661.65	\$1,785.21
Ages 5-9	7,693	\$8,182,782.47	\$1,063.67	8,160	\$9,560,012.48	\$1,171.59
Ages 10-14	9,357	\$15,638,183.55	\$1,671.24	9,758	\$17,815,582.68	\$1,825.82
Ages 15-17	6,173	\$14,467,671.24	\$2,343.74	6,298	\$13,303,384.99	\$2,112.28
Ages 18-19	4,085	\$9,808,076.34	\$2,401.13	4,259	\$7,035,986.44	\$1,652.11
Ages 20-24	10,122	\$25,822,266.30	\$2,551.08	9,617	\$16,498,750.23	\$1,715.50
Ages 25-29	8,249	\$23,360,020.57	\$2,832.01	5,042	\$8,175,447.07	\$1,621.40
Ages 30-34	9,067	\$32,764,223.54	\$3,613.75	5,127	\$12,066,118.10	\$2,353.60
Ages 35-39	11,061	\$42,524,301.67	\$3,844.53	6,519	\$15,426,695.07	\$2,366.50
Ages 40-44	12,407	\$57,925,011.53	\$4,668.65	7,474	\$23,313,940.60	\$3,119.39
Ages 45-49	14,213	\$70,026,249.53	\$4,926.95	8,990	\$37,851,881.77	\$4,210.44
Ages 50-54	15,018	\$87,925,376.21	\$5,854.84	9,708	\$57,201,102.62	\$5,892.03
Ages 55-59	17,123	\$114,423,790.42	\$6,682.64	10,797	\$75,142,608.76	\$6,959.30
Ages 60-64	19,093	\$142,371,694.23	\$7,456.62	11,548	\$97,857,400.62	\$8,473.81
Ages 65-74	2,630	\$21,101,535.58	\$8,022.04	2,235	\$24,658,418.79	\$11,032.85
Ages 75-84	171	\$999,012.65	\$5,834.60	163	\$2,936,396.55	\$18,002.43
Ages 85+	4	\$7,401.14	\$2,081.57	9	\$57,594.49	\$6,399.39
<b>Total</b>	<b>152,574</b>	<b>\$683,749,452.65</b>	<b>\$4,481.43</b>	<b>112,235</b>	<b>\$440,818,245.53</b>	<b>\$3,927.65</b>

### **Allowed Amount Distribution by Member Count**

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2014—2019 and year to date for 2020.

<b>Allowed Amount</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
less than 0.00	22	4	2	1	5	17	8
\$0.00 - \$499.99	66,180	72,760	72,608	71,180	69,963	67,320	83,380
\$500.00 - \$999.99	39,137	39,862	40,982	41,563	42,895	41,368	41,432
\$1,000.00 - \$1,999.99	43,065	41,247	40,963	42,085	43,481	43,515	39,088
\$2,000.00 - \$4,999.99	51,911	49,217	48,716	49,648	50,026	50,761	40,131
\$5,000.00 - \$9,999.99	29,515	26,834	27,302	26,817	27,362	27,905	20,247
\$10,000.00 - \$14,999.99	12,825	11,369	11,647	12,107	12,430	12,818	9,527
\$15,000.00 - \$19,999.99	6,755	5,605	6,152	6,389	6,799	7,366	4,965
\$20,000.00 - \$29,999.99	6,374	5,612	5,909	6,229	6,840	7,135	4,794
\$30,000.00 - \$49,999.99	5,272	4,475	4,841	5,064	5,388	5,963	4,001
\$50,000.00 - \$74,999.99	2,520	2,225	2,347	2,673	2,777	3,012	2,093
\$75,000.00 - \$99,999.99	1,037	944	1,115	1,201	1,329	1,446	908
\$100,000.00 - \$149,999.99	846	777	886	959	1,046	1,173	798
\$150,000.00 - \$199,999.99	344	320	330	369	443	504	319
\$200,000.00 - \$249,999.99	179	148	174	168	205	215	155
over \$249,999.99	326	231	252	292	318	395	272
<b>Total</b>	<b>266,308</b>	<b>261,630</b>	<b>264,226</b>	<b>266,745</b>	<b>271,307</b>	<b>270,913</b>	<b>252,118</b>

## **Summary of Enrollment and Claims**

The following provides a summary of members, Incurred Medical Claims and Incurred Pharmacy Claims for the most recent rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Net Pay Med and Rx</b>	<b>Net Pay Med</b>	<b>Net Pay Rx</b>	<b>Claims Paid</b>	<b>Claims Paid Med</b>	<b>Scripts Rx</b>
Oct 2019	264,145	\$150,180,855.87	\$105,872,301.43	\$44,308,554.44	742,078	343,757	390,112
Nov 2019	264,321	\$143,431,854.73	\$101,618,994.24	\$41,812,860.49	676,162	307,833	360,401
Dec 2019	264,585	\$163,331,161.11	\$116,796,012.89	\$46,535,148.22	726,183	321,039	397,100
Jan 2020	265,980	\$114,389,057.13	\$75,740,555.09	\$38,648,502.04	706,887	324,260	373,419
Feb 2020	265,107	\$118,432,114.89	\$80,171,694.99	\$38,260,419.90	655,466	299,117	348,445
Mar 2020	265,515	\$118,079,333.44	\$71,557,221.86	\$46,522,111.58	628,571	238,842	383,209
Apr 2020	266,038	\$96,681,707.68	\$53,653,043.88	\$43,028,663.80	463,957	143,614	314,392
Jun 2020	265,885	\$139,084,039.31	\$93,250,475.60	\$45,833,563.71	643,044	298,656	336,901
May 2020	266,132	\$116,718,032.29	\$75,306,025.99	\$41,412,006.30	537,434	218,388	312,558
Jul 2020	264,578	\$142,965,712.50	\$97,978,318.02	\$44,987,394.48	674,891	327,700	339,610
Aug 2020	262,892	\$138,698,856.74	\$94,677,424.48	\$44,021,432.26	639,794	303,133	329,020
Sep 2020	261,176	\$139,518,844.20	\$94,111,919.23	\$45,406,924.97	646,798	299,916	338,760

*NOTE: Includes run out data from all Carriers*

The following illustrates the change in incurred claims (includes Medical and Pharmacy) by rolling year.

<b>Time Period</b>	<b>Members</b>	<b>Total Medical and Rx Claims</b>	<b>Total Medical Claims</b>	<b>Total Rx Claims</b>
Oct 2019 - Sep 2020	264,696	\$1,588,257,277	\$1,067,371,628	\$520,885,649
Oct 2018 - Sep 2019	263,208	\$1,595,335,982	\$1,114,678,457	\$480,657,525
% Change (Roll Yrs)	0.57%	-0.44%	-4.24%	8.37%



## **Appendix A**

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan for members of the Kentucky Group Health Insurance Board (KGHIB).

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

This report is compiled using Advantage Suite, which is DEI's health insurance information management system. IBM Watson Health warehouses enrollment and claims data on behalf of the KEHP. Enrollment data is provided by DEI while claims data is provided by KEHP's Medical and Pharmacy administrators

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding and dropping dependents, marriage, divorce, Medicare eligibility, etc. Therefore, Advantage Suite is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2019, Advantage Suite processed enrollment information for a total of 263,771 members as well as 8,140,840 claims (3,671,772 Medical claims and 4,372,489 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Advantage Suite.

## **Appendix B—Definitions**

- ***Allowed Amount*** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- ***Carrier*** refers to claims listed by carrier. (Please note that CVS data is designated as Anthem).
- ***Days Supply*** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- ***Employee*** represents an individual eligible to participate in KEHP as a retiree, or by being employed by one of the agencies that participate with KEHP (example: state employee, school board, quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Advantage Suite deals with Cross-Reference plans uniquely. Although there are in fact two “employees” Advantage Suite can only designate the planholder as an employee. Therefore, the Cross-Reference spouse is considered a dependent and all claims and utilization data related to that spouse is counted as a “member”.
- ***Generic Efficiency*** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- ***Group*** is Kentucky Retirement System (KRS), Kentucky Teachers’ Retirement System (TRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, and Quasi/Local Governments).
- ***Incurred Claims*** refer to paid amounts for claims that were incurred in a specified timeframe.
- ***IP*** refers inpatient procedures and/or claims.
- ***LOS*** refers to length of stay of an acute admission.
- ***Mail Order*** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- ***Member*** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- ***Member Cost per Script*** is the average net amount paid per prescription filled per member (Net Pay Rx/Members).
- ***Net Payment*** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- ***OOP*** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- ***OP*** refers to outpatient procedures and/or claims.
- ***OP Rad*** refers to outpatient radiology claims an/or patients.
- ***Paid Claims*** specify the paid amount for claims regardless of when the claims may have been incurred.
- ***Patient Cost per Script*** is the average net amount paid per prescription filled per patient (Net Pay Rx/Patients).
- ***Patients*** is the unique count of members who received facility, professional, or pharmacy services.

## **Appendix B—Definitions** *(continued)*

- ***Plan*** is Standard PPO, Standard CDHP, LivingWell Basic CDHP, LW High Deductible Plan, LivingWell PPO and LivingWell CDHP.
- ***Rcnt SGovt*** refers to recent State Government benchmarks.
- ***Rcnt US*** refers to recent US national benchmarks.
- ***Retail*** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.